

Keeping the Correct Health Coverage for Your Child: *Health Benefits Check-Ups*

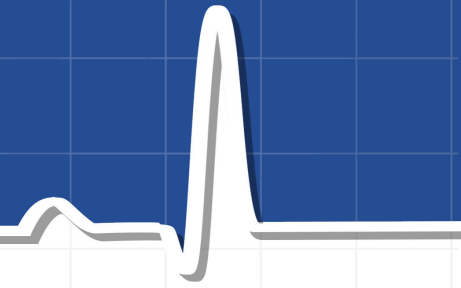
Melissa Havermann and Mana Kleiser

ABC for Health, Inc.



• EST. 1994 •

ABC for Health, Inc.



- ABC for Health is a nonprofit, public interest law firm working to promote health equity and social justice
- Focus on access to health coverage for CYSHCN and their families
- People impacted by health disparities due to income, race, or poverty
- We maintain that access to health care coverage and services in Wisconsin is a fundamental right



About ABC for Health, Inc.

- Direct client services
- Subsidiaries:
 - HealthWatch Wisconsin, Inc.
 - ABC for Rural Health, Inc.
 - My Coverage Plan, Inc.



About Us!

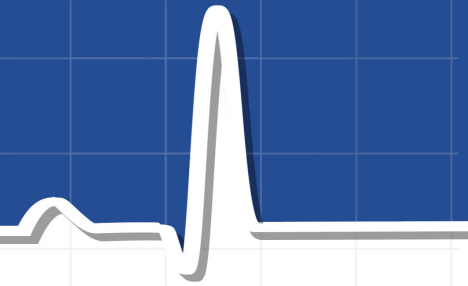
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Health Benefits Consultant



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Health Benefits Advocate

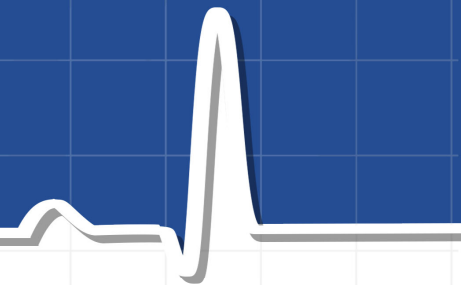


Why this topic?



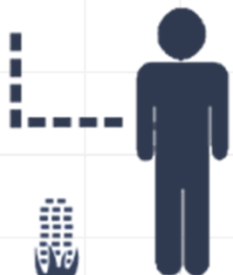
- Maintaining Health Coverage
- How do you resolve health coverage or insurance issues?
 - Research on the internet?
 - Call a friend?
 - Shut down because of anxiety and dread?
- Consequences ripple
 - Medical debt, missing services, avoiding care

Maze of Programs



The Corn Maze of Coverage

Age
Income
Family Size
Employment
Medical Status
Immigration Status



BadgerCare Plus?
Medicare?
COBRA?
CEN Coverage?
Veteran Benefits?
SSDI?
Marketplace Insurance?
Special Enrollment?
SSI?
EBD Medicaid?
Charity Care?
SeniorCare?
Private Health Insurance?
Katie Beckett?
Emergency Medicaid?

Optimized
Health Care
Coverage?

Complications for Kids

- Health Needs Change
 - Specialists
 - New diagnoses
- Age Transitions → New rules
- Income Changes
 - Job change → Insurance change



Putting out Fires

- Insurance Denial
- Referral Hotline, several places to call
- Phone tag
- Rapid deadlines
- Work with ABC for Health Advocate
- Issue mostly resolved, drift away
- Can anyone relate?

Health Benefits Check-Up Model



- Like preventive medicine, but for health coverage!
- Look at whole picture
- Keep record of key changes and transitions
 - Income
 - Health needs
 - Age

Health Benefits Check-Ups



- When to Check-Up? Who is this for?
- Complex Needs
 - Complicated medical condition
 - Split households/blended families
 - Kids with different needs in same household
 - Mixed immigration status families
 - Language barriers
 - Varying sources of income

Goals



- It's complicated, but with some help very doable!
- Improve advocacy strategies
- Stay on track with health benefits check ups
- Find trusted helpers!

Current Project

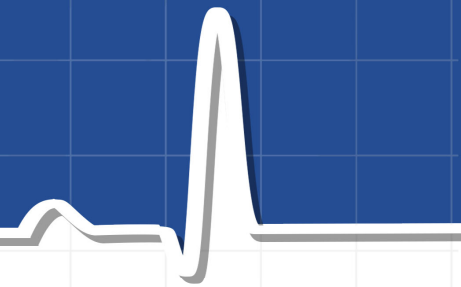
- REACH Pilot project in Western Region in 2023 and 2024 to Evaluate Health Benefits Check-ups
- Serving families and providers
 - Services and scheduled follow-ups
 - Technology enhancements—Advocus, FirstCheck WI and Gurulz!



Upcoming:

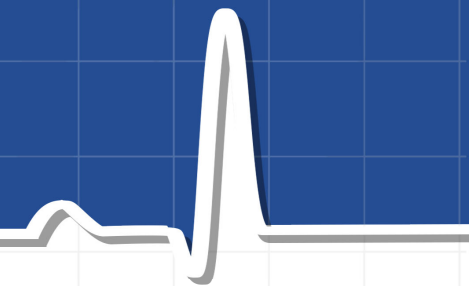
- No Wrong Door
- Planned September 2023 launch
- Western Region – services for CYSHCN
- “ADRC for Kids”
- Common point of entry, referral to regional centers for more help

Check-Ups in Action: Age Transitions



PROGRAM	AGE
Low birthweight SSI	1
CEN (BC+)	1
Crowd-Out (BC+)	6
CLTS	18
SSI	18
BadgerCare+	19
Katie Beckett	19
Private Insurance	26

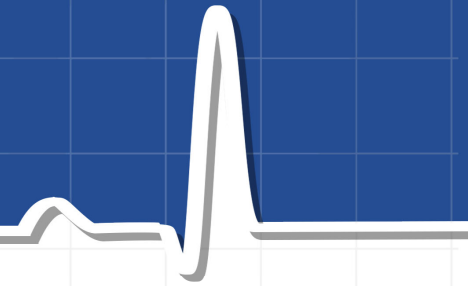
Check-Ups in Action: Income Transitions



- FPL Calculator:
<https://home.mycoverageplan.com/fpl.html>

Family Size	2023 Monthly FPL							
	50%	100%	150%	156%	191%	250%	306%	400%
1	\$608.00	\$1,215.00	\$1,823.00	\$1,895.00	\$2,321.00	\$3,038.00	\$3,718.00	\$4,860.00
2	\$822.00	\$1,643.00	\$2,465.00	\$2,564.00	\$3,139.00	\$4,108.00	\$5,029.00	\$6,573.00
3	\$1,036.00	\$2,072.00	\$3,108.00	\$3,232.00	\$3,957.00	\$5,179.00	\$6,339.00	\$8,287.00
4	\$1,250.00	\$2,500.00	\$3,750.00	\$3,900.00	\$4,775.00	\$6,250.00	\$7,650.00	\$10,000.00
5	\$1,464.00	\$2,928.00	\$4,393.00	\$4,568.00	\$5,593.00	\$7,321.00	\$8,961.00	\$11,713.00
6	\$1,678.00	\$3,357.00	\$5,035.00	\$5,236.00	\$6,411.00	\$8,392.00	\$10,271.00	\$13,427.00

Check-Ups in Action



- Birth: NICU, CEN Coverage
- Age 4: missed milestones
- Age 5: Katie Beckett
- Age 8: Mom new job
- Age 12: lose Katie Beckett
- Age 14: Income decrease; BadgerCare+
- Age 16: maximize benefits!
- Age 17: apply for SSI
- Age 20: move to college
- Age 24: get job, lose SSI


Our Experiences



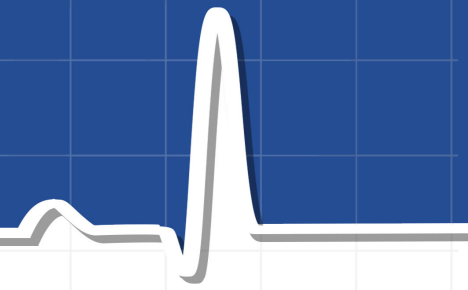
- Health Benefits Check-Ups with clients
- *Mindy's Story
 - Family of 4
 - 2 kids on BadgerCare+
 - One child's coverage wasn't "working" sometimes

*All client names and identifying information have been changed

Jasmine's Family

- Jasmine is a busy mother of 7
 - Fluctuating Income
 - Three of the children have special health care needs
- 
- Kids ages 10 – 22
 - 18 year old on IRIS, siblings paid for care

Clark's Family



- Family of 3
- Mom and child have significant health needs
- Large medical debt, some insurance denials
- Priority: insurance denial & financial assistance
- Later: income change, reevaluate coverage
- Next: Medicaid Unwinding

Update: Medicaid Changes

- Who? All Medicaid Programs!
- History
 - Families First Coronavirus Response Act (2020)
 - March 2020 – present: continuous eligibility
- April 2023 – May 2024: **Unwinding Period**
- Tips:
 - Update address and contact information
 - UTILIZE coverage!
 - Watch for notices

Update: Medicaid Changes



- Renewals – 45 day notice
- Katie Beckett
- CLTS
- SSI
- BadgerCare+ Extensions

Advocacy Tip: Track Changes



- Stay organized and get help!
- Health Needs
- Income
- Household Size
- Address
- Insurance (including key dates!)
- Transition Ages
- We are working on FirstCheck WI as a tool to help families stay organized!

How to Prepare



- **What type of information do you think is helpful to share?**
- Notes
- Questions
- Needs
- Space to think and talk freely

Benefit Check-Up Success Stories: Julie's Story



- Mom of 18 year old, Ryan
- Health Benefits Check-Up
- Keep BadgerCare+ under continuous eligibility
- Issue: graduated high school
- Outcome: add in IRIS, adult day programs

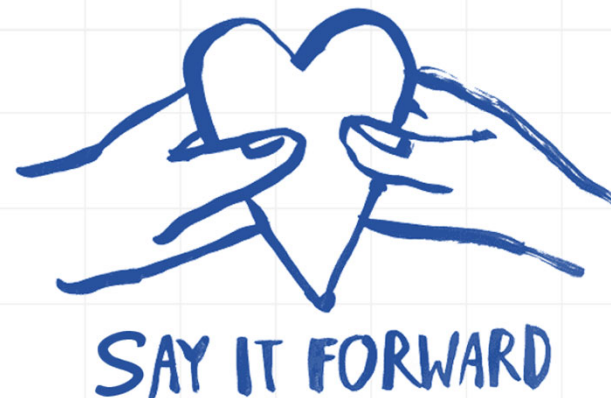
Benefit Check-up Success Stories: Gabriel's Story

- Married father of 2 year old, Ezra
- Health Benefits Check-Up
- Ezra on BadgerCare since birth
- Issue: Not aware of BadgerCare Renewals
- Outcome: Explored options, made a plan for the renewal



Action Steps

- Make a plan for tracking changes
- Note any upcoming transitions
 - Medicaid renewal?
- Contact ABC with questions
- Say It Forward



Thank You!

- Questions/Feedback?
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 - (608) 261-6939
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